

IT IS ILLEGAL FOR ANYONE TO:

- Make false, fictitious, or fraudulent statements on documents in order to get customer information from a financial institution or directly from a customer of a financial institution
- Use forged, counterfeit, lost, or stolen documents to get customer information from a financial institution or directly from a customer of a financial institution
- Ask another person to get someone else's customer information using false, fictitious, or fraudulent statements or using false, fictitious, or fraudulent documents or forged, counterfeit, lost, or stolen documents

It is recommended that you order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure they are accurate and include only activities that you have authorized. The law allows credit bureaus to charge up to \$9.00 for a copy of your credit report.

Equifax
P.O. Box 105873
Atlanta, GA 30348-5873
1-800-997-2493

Experian Information Solutions
P.O. Box 949
Allen, TX 75013-0949
1-888-397-3742

Trans Union
P.O. Box 390
Springfield, PA 19064-0390
1-800-916-8800



If you have any further questions or concerns, please contact the Attorney General's Bureau of Consumer Protection toll-free hotline at **1-800-441-2555**

www.attorneygeneral.gov

**CONSUMER
PRIVACY:**

**PROTECTING
YOUR
PERSONAL
INFORMATION**

PENNSYLVANIA
Office of Attorney General

MIKE FISHER, ATTORNEY GENERAL



Dear Fellow
Pennsylvanians,

Not long ago, your banker handled your checking and savings accounts, your insurance agent handled your life, auto and homeowner's insurance, and you called your stockbroker to handle market investments. Recent federal legislation has changed all that.

Now banks, insurance companies, and brokerage firms may operate as one. While these "financial supermarkets" may offer added convenience, they also have the ability to compile customer information from several sources and even sell it to a third party. That poses a risk to your privacy. That's why the Gramm-Leach-Bliley Act provides you with the right to opt out from having your financial institution share personal information with a third party.

As Attorney General, the protection of all Pennsylvanians is my primary concern. I am offering this brochure to help you understand your rights under the new law and to help you protect yourself from the unwanted use of your personal information.

Tom L. Fisher

GRAMM-LEACH-BLILEY ACT

In order to respect the privacy of consumers in dealing with financial institutions, Congress adopted the Gramm-Leach-Bliley Act. Under this act:

- Financial institutions must ensure the security and confidentiality of consumer records. They must also protect against unauthorized access to or use of such records which could result in substantial harm or inconvenience to any customer.
- Customers must be given the opportunity to opt out if they do not want their nonpublic personal information disclosed to a nonaffiliated third party.
- Financial institutions are obligated to protect the security and confidentiality of customers' nonpublic personal information from a nonaffiliated third party.
- A third party that receives nonpublic personal information from a financial institution may not disclose this information to any other nonaffiliated third party.
- A financial institution may not disclose, other than to a consumer reporting agency, an account number or code for a credit card account, deposit account, or transaction account of a consumer to any nonaffiliated third party for use in telemarketing, direct mail marketing, or other marketing through electronic mail to the consumer.
- A financial institution must provide a clear and conspicuous disclosure to the consumer of its privacy policies.

PROTECT YOURSELF!

- Don't give out personal information on the phone, through the mail, or over the Internet, unless you've initiated the contact or know with whom you're dealing.
- Ask your financial institutions for their policies about sharing your information.
- Pay attention to your statement cycles. Follow up with your financial institutions if your statements don't arrive on time.
- Carefully monitor your monthly credit card statements. Report inaccuracies right away.
- Keep items with personal information in a safe place. Tear or shred your charge receipts, copies of credit applications, insurance forms, bank checks, and other financial statements that you are discarding, expired charge cards, and credit offers you get in the mail.
- Add passwords to your credit card, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your social security number or your phone number, or a series of consecutive numbers.
- Be mindful about where you leave personal information in your home, especially if you have roommates or are having work done in your home by others.
- Find out who has access to your personal information at work and verify that the records are kept in a secure location.
- Carefully consider whether you want your bank/financial institution to share your personal information with a third party and if not, exercise your right to "opt out."